

What is claimed is:

1. A loan system of a financial institution for processing loans for repayment of credit accounts of multiple agents who have purchased products on credit based on collateral offered to a supplier, comprising:

an account opening unit for receiving information required for opening an ordinary account and a loan account of each agent and an ordinary account of the supplier, and opening accounts corresponding the information;

a collateral information receiver unit for receiving information on the appraised value for each agent's collateral offered to the supplier, from a supplier's collecting system;

an ordinary account transfer unit for transferring money from the ordinary account of each agent to the supplier's ordinary account according to money transfer information transferred from agent terminals; and

a loan account transfer unit for transferring loans, each loan processed within the limit of a corresponding agent's collateral only to the supplier's ordinary account according to the loan request information transferred from a corresponding agent terminal.

2. The loan system of a financial institution according to claim 1, further comprising a deposit/withdrawal information transmitter unit for transmitting deposit/withdrawal information to the supplier's collecting system in real-time whenever money is deposited into/withdrawn from an agent's loan account.

3. The loan system of a financial institution according to claim 1, wherein each agent's ordinary account and loan account are one and the same account.

4. The loan system of a financial institution according to claim 1, wherein at least one of the agent terminals is a mobile terminal.

5. A financial institution's loan method for processing loans for repayment of credit accounts of multiple agents who have purchased products on credit based on collateral offered to a supplier, comprising the steps of:

5 (a) receiving information required for opening an ordinary account and a loan account of each agent and an ordinary account of the supplier, and opening accounts corresponding the information;

(b) receiving information on the appraised value for the agent's collateral offered to the supplier, from a supplier;

(c) transferring money from the ordinary account of each agent to the supplier's ordinary account according to money transfer information from agent terminals; and

10 (d) transferring loans processed within the limit of a corresponding agent's collateral only to the supplier's ordinary account according to the loan request information transferred from a corresponding agent terminal, if the credit accounts are not fully repaid in step (c).

15 6. The financial institution's loan method according to claim 5, further comprising the step of (e) transmitting deposit/withdrawal information to the supplier in real-time whenever money is deposited into/withdrawn from an agent's loan account.

20 7. The financial institution's loan method according to claim 5, wherein in step (a), each agent's ordinary account and loan account are one and the same account.

25 8. A computer readable recording medium having a financial institution's loan program for processing loans for repayment of credit accounts of multiple agents who have purchased products on credit based on collateral offered to a supplier, the program executing the steps of:

(a) receiving information required for opening an ordinary account and a loan account of each agent and an ordinary account of the supplier, and opening accounts

corresponding the information;

(b) receiving information on the appraised value for the agent's collateral offered to the supplier, from a supplier;

(c) transferring money from the ordinary account of each agent to the supplier's ordinary account according to money transfer information from agent terminals; and

(d) transferring loans processed within the limit of a corresponding agent's collateral only to the supplier's ordinary account according to the loan request information transferred from a corresponding agent terminal, if the credit accounts are not fully repaid in step (c).

9. The computer readable recording medium according to claim 8, wherein in step (a), each agent's ordinary account and loan account are one and the same account.